

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM S. DUFFETT, JR.

Debtor(s)

Case No. 18-24794CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2018.
- 2) The plan was confirmed on 03/22/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/09/2019, 02/26/2020, 06/24/2020, 04/16/2021, 04/08/2022, 05/27/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/15/2019, 01/04/2021, 02/10/2022, 08/08/2022.
- 5) The case was dismissed on 02/01/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,638.58.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,744.96
Less amount refunded to debtor	\$5.00

NET RECEIPTS: **\$36,739.96**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,745.53
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,656.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,402.44**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	8,952.50	8,952.50	8,952.50	3,845.90	1,322.23
AMERICAN EXPRESS NATIONAL BANK	Unsecured	4,364.00	4,364.43	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	11,276.00	11,493.02	11,493.02	0.00	0.00
CITIZENS BANK OF PA	Secured	45,977.02	46,764.63	0.00	4,986.78	0.00
CITIZENS BANK OF PA	Secured	113,357.09	117,865.33	0.00	20,990.59	0.00
CITIZENS BANK OF PA	Secured	0.00	1,895.30	1,895.30	0.00	0.00
CITIZENS BANK OF PA	Secured	0.00	8,263.94	8,263.94	0.00	0.00
CITIZENS BANK OF PA	Priority	NA	34,694.89	34,694.89	0.00	0.00
DISCOVER BANK(*)	Unsecured	14,070.00	14,070.36	14,070.36	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	300.00	331.63	331.63	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,163.57	1,163.57	0.00	0.00
LVNV FUNDING LLC	Unsecured	919.00	919.45	919.45	0.00	0.00
NORTH FAYETTE TWP (RE TAX)	Secured	628.98	NA	628.98	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,026.03	345.89	345.89	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	1,099.67	1,099.67	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	16.85	16.85	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	211.82	0.00
PNC BANK	Secured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	41.87	41.87	0.00	0.00
SANTANDER CONSUMER USA	Secured	6,764.00	0.00	726.91	726.91	253.29
SOUTHWEST CREDIT SYSTEMS*	Unsecured	356.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	328.65	328.65	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	NA	1,250.70	1,250.70	0.00	0.00
WEST ALLEGHENY SD (N FAYETTE) (Secured	8,079.33	NA	8,079.33	0.00	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$25,977.37	\$0.00
Mortgage Arrearage	\$10,159.24	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,679.41	\$4,572.81	\$1,575.52
All Other Secured	\$9,807.98	\$0.00	\$0.00
TOTAL SECURED:	\$29,646.63	\$30,550.18	\$1,575.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$36,623.11	\$211.82	\$0.00
TOTAL PRIORITY:	\$36,623.11	\$211.82	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,033.77	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,402.44</u>	
Disbursements to Creditors	<u>\$32,337.52</u>	
TOTAL DISBURSEMENTS :		<u>\$36,739.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/05/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.